

USFB/CS/SE/2024-25/50

July 04, 2024

To,

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra(E)
Mumbai – 400 051
Symbol: UJJIVANSFB

BSE Limited
Listing Compliance
P.J. Tower,
Dalal Street, Fort, Mumbai – 400 001

Scrip Code: 542904

Dear Sir/Madam,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information:

Key Business Highlights for the Quarter ended June 30, 2024:

Deposits:

- Total deposits grew 22%/3% YoY/QoQ to ₹ 32,500 crore from ₹ 26,660 crore / ₹ 31,462 crore in Jun'23/ Mar'24
- CASA book witnessing a healthy growth up 27% YoY and stable vs Mar'24 at ₹ 8,336 crore

Particulars (₹ in Crores)	Jun 30, 2024	Jun 30, 2023	Y-o-Y	Mar 31, 2024	Q-o-Q
Total Deposits	32,500	26,660	22%	31,462	3%
CASA	8,336	6,556	27%	8,335	0%
CASA Ratio	25.6%	24.6%		26.5%	

Assets:

- Gross Loan Book* up 19%/1% YoY/QoQ to ₹ 30,091 crore from ₹ 25,326 crore/ ₹ 29,780 crore in Jun'23/ Mar'24
- Secured book at 31.5% Vs 27.1%/ 30.2% as on Jun'23/ Mar'24 as other secured businesses continue to scale-up
- Credit to Deposit ratio at 85.3% Vs 85.3% / 87.1% as on Jun'23/ Mar'24 (excluding IBPC/ Securitisation)

Particulars (₹ in Crores)	Jun 30, 2024	Jun 30, 2023	Y-o-Y	Mar 31, 2024	Q-o-Q
Gross Loan Book*	30,091	25,326	19%	29,780	1%
Disbursements	5,305	5,284	0%	6,681	(21)%

Note - *Includes IBPC/ Securitization of ₹ 2,369 crore as on Jun'24 | ₹ 2,573 crore as on Jun'23 | ₹ 2,360 crore as on Mar'24 # including Micro-LAP; Figures in parentheses represent negative values

Collections & Asset Quality at comfortable levels

- Collection continues to be healthy across all buckets
- PAR/GNPA at 4.3%/2.3% vs 3.5%/2.1% as on Mar 31, 2024 (including IBPC/ Securitisation)

Particulars	Jun 30, 2024	Mar 31, 2024	Jun 30, 2023
PAR	4.3%	3.5%	3.8%
GNPA	2.3%	2.1%	2.4%

Particulars	Jun'24	May'24	Apr'24
Collection Efficiency (including foreclosure/ advance etc.)	107%	109%	108%
Collection Efficiency	98%	98%	98%

The information with reference to Q1FY25 is provisional and subject to an audit by the statutory auditors of the Bank. We request you to bring the above to the notice of all concerned.

This intimation shall be available on the Bank's website at www.ujjivansfb.in

Thanking You,
Yours faithfully,

For UJJIVAN SMALL FINANCE BANK LIMITED

Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework